

Zurich Motor Fleet Insurance

Quick Reference Guide

This Quick Reference Guide provides a snapshot of the changes in comparison to the current Zurich Motor Fleet Insurance PDS.

This policy wording is effective 21 November 2022 for all new business and renewals attaching on or after this date.



This information is intended as a guide only. Please review the policy wording for full details of coverage provided. Exclusions, limits and conditions apply.

Legend: ✓ = Was included ✗ = Not included

Section of Document	NEW Zurich Motor Fleet Insurance PDS 2022	Existing Zurich Motor Fleet Insurance PDS 2021
PDS reference	PCUS-019525-2023	ITRN-016392-2021
Notices		
General Insurance Code of Practice	Updated with new details for Code Governance Committee	✓
Definitions		
Excess - Basic excess	Clarification of application of excess where trailer or vehicle causes third party damage	✓
Insured	Amended to include subsidiary companies, organisations and other entities where there is a controlling interest	✓
Section 1 – Own Damage		
Additional Covers – Section 1		
Employee's vehicles	Amended to include vehicles belonging to employees' vehicles, their spouse or de facto partners' or a volunteer's vehicle	For market value of the vehicle up to a maximum of \$100,000 any one loss / event

Section of Document	NEW Zurich Motor Fleet Insurance PDS 2022	Existing Zurich Motor Fleet Insurance PDS 2021
Funeral expenses	Increased from \$15,000 to \$25,000 per event	For expenses associated with the funeral transportation deceased person and travel by member family for the purpose of attending the funeral
Journey disruption	Amended to include hire of another vehicle to complete the journey for delivery of freight	Up to maximum of \$5,000 per event where hire of another vehicle necessary

Section 2 – Third Party Liability

Additional Covers – Section 2

First aid costs	Clarification of payments not contravening health insurance legislation	✓
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Section 3 – Additional cover applicable to All Sections

Additional Covers – Section 3

Crisis coverage	Increased cover from \$50,000 to \$75,000 any claim during period of insurance	To pay public relations expenses in respect of any claim made during the period of insurance
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